## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: Confirmation Number: Sheldon H. Foss JR. 8255 Group Art Unit: Serial No.: 3694

10/645,949 Filed: Examiner:

August 22, 2003

Swartz, Jamie H Title: SYSTEM FOR PROVIDING A Atty. Docket Number:

03001.1010 CHECKLESS CHECKING **ACCOUNT** 

## RESPONSE TO OFFICE ACTION

Mail Stop Non-Fee Amendment Commissioner of Patents P.O. Box 1450 Alexandria, VA 22313-1450

To the Office:

Applicant's attorneys are now in receipt of an Official Communication from the USPTO that was mailed on April 30, 2007 (the Office Action). The Office Action takes the form of a non-final office action. The Office has indicated that claim 1-20 are pending and has presented rejections for each of the pending claims.

In response to the Office action, the applicant has amended the claims and presents the following remarks in support of the allowance of the amended claims. The applicant also submits a request for a one month extension of time.